

MEMO MEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

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Capitol Hill

The Bleak Outlook for HUD's Budget

Little has leaked out so far about what HUD's 2002-2003 budget will contain, but when information has been forthcoming has not been promising for housing and other domestic programs. When *Congressional Quarterly* did the math after a speech earlier this week by Office of Management and Budget Director Mitchell Daniels on the FY03 budget, the bulk of a proposed 7% increase in discretionary spending would be allocated to defense and homeland security, leaving room only for an increase of 1 percent in other discretionary spending.

As Barbara Sard from the Center on Budget and Policy Priorities told the Senate Banking Committee in late November, HUD will need an additional \$1.8 billion in budget authority compared to FY02 to renew all of the project-based and tenant-based Section 8 contracts. These additional funds, which amount to 6 percent of HUD's FY02 budget, only serve to maintain the status quo. If a 1 percent increase were evenly distributed across federal agencies, there would be only \$300 million more available to HUD next year, compared with this year. Then even the

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HUD

Lead Paint Settlement

On January 16, HUD and the Environmental Protection Agency announced that they had reached a lead disclosure settlement with the Apartment Investment and Management Co. (AIMCO), a large national property management firm based in Denver. Based on its alleged failure to warn its tenants of lead hazards, in violation of the Residential Lead-Based Paint Hazard Reduction Act, AIMCO has agreed to test for and ameliorate lead paint hazards in more than 130,000 apartments in 42 states. AIMCO also will pay a penalty of \$129,580, although HUD reports that this penalty is significantly less than what the company would have paid if it had not come forward voluntarily.

Debt Reduction for Home Buyers

Mortgagee Letter 2002-2, issued on January 16, 2002, clarifies FHA's policy regarding mortgage credit underwriting. In particular, Mortgagee Letter 2002-2 expresses FHA's concern that the payment of a mortgage's debts by a property

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NLIHC Observes King Holiday

In observance of the federal holiday marking the birth of Dr. Martin Luther King, Jr., the Coalition's offices will be closed on Monday, January 21.

POINT OF VIEW

by Sheila Crowley, President

Thanks to an invitation from NLIHC members Sharon Sherman and the Greater Syracuse Tenants Network, I had a 24-hour immersion course in the state of housing and community development in Syracuse, NY, this week. Besides meeting with a diverse cross-section of tenants, advocates, housing developers, and government officials, Sharon made sure I got to see public housing, assisted housing, all kinds of redevelopment, and neighborhoods needing redevelopment.

As it happened, my visit coincided with the news that Syracuse received one of seven new HUD Empowerment Zone designations this year, announced by their Congressman, James Walsh (R). As an Empowerment Zone, investors who bring businesses to Syracuse will be entitled to considerable federal tax advantages. The other big news this week in Syracuse is a lively public debate over a decision that the city council is about to make about giving tax benefits to a developer who wants to expand their local mall. The developer wants to make the mall bigger than the Mall of America in Minnesota and make Syracuse a national shopping destination, actually named Destiny USA.

Both endeavors are attempts to rekindle the depressed local economy and spur population growth. Syracuse has lost people in the last 10 years and experienced a decrease in the total number of house-

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NATIONAL LOW INCOME
HOUSING COALITION / LIHC

Update from the Field

Hard-Won Victories in DC and LA

Housing advocates in Los Angeles and Washington, D.C., each won major local housing trust fund victories this month, completing campaigns that began in the 1990s.

Three-and-a-half years ago, the leadership of the Southern California Association of Non-Profit Housing recognized that the housing crisis in Los Angeles would remain intractable until substantial quantities of affordable housing could be built there.

The goal was \$100 million a year. Victory was targeted for December 2001.

In the 40 months since, advocates conducted 46 housing tours, were part of more than 60 media stories and op-eds, hosted a housing/business summit, convened scores of meetings, made dozens of presentations and thousands of phone calls—and built Housing LA—a campaign coalition of housing, tenant, labor, religious, environmental, and business advocates.

Throughout the campaign, advocates had to navigate a changed political climate as the city's budget went from surpluses to recession. "We accommodated the change but kept our eyes on the prize," said SCANPH Executive Director Jan Breidenbach.

Then—just two weeks after the original deadline—victory came. On January 17, Mayor James Hahn announced the creation of the Housing Trust Fund. Phased in over the next 2 1/2 years, the full \$100 million annual allocation commences July 2004. In his speech, he cited figures from NLHC's *Out of Reach 2001* that demonstrate the need for affordable housing in Los Angeles.

"The trust fund happened because almost one hundred committed activists and supporters worked to make it so," Ms. Breidenbach said. "The victory belongs to everyone."

In the District of Columbia, advocates have been working since fall of 2000 to get City Council to include in its housing legislation amendments that would ensure that city housing funds help residents with the greatest need, would help renters as well as homeowners, and would not displace current residents.

In mid-January, the community won funding and favorable targeting for the Housing Production Trust

Fund, which could provide up to 1,000 units a year. With the victory, 40% of the funds must be spent on families at or below 30% of area median income. The mayor had proposed allowing all allocations to benefit residents at up to 80% of area median income, or \$68,500 for a family of four. In addition, at least half the trust fund dollars must be spent on rental projects.

Mayor Anthony Williams opposed the rental and income targeting because he feared the restrictions were inflexible and would limit construction opportunities.

From the time Mayor Williams' plan was unveiled in October of 2000, residents attended workshops on the legislation, sent more than 1,000 postcards to Council members, filed petitions, and testified at every city council and committee meeting. Sezena Perot of the Washington Legal Clinic for the Homeless, one of the coalition's lead organizations, said more than 50 residents signed up to testify at each hearing.

"People were really ripe to do something because they had been awakened by recent property condemnations and a hot housing market that threatened to displace many residents," Ms. Perot said. "This was a pretty charged constituency."

The community included residents from the city's many gentrifying neighborhoods and organizations as wide-ranging as the Council of Latino Agencies, the League of Women Voters, and the Washington Regional Network. A full-time organizer from Washington Inner-City Self Help was instrumental in bringing supporters together.

Significantly, advocates in D.C. also won a non-discrimination clause for Section 8 residents. Federal law offers no such protections.

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Nancy Ferria, Communications Director, x 230
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Seniors Commission Holds Field Hearing in Miami

At a January 14 field hearing in Miami, the U.S. Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century heard from experts and from elderly South Florida residents about their needs.

One witness, Dr. Ariela Rodriguez, told the Commissioners about her organization's clients and services and also about her own housing needs. She has applied for church-sponsored elderly housing, but the waiting list is seven years long. Dr. Rodriguez works with Little Havana Activities and Nutrition Centers, which operates senior centers and provides other services for Spanish-speaking elderly people in the Miami area.

Another witness, Jose Fabrega, described how his nonprofit community development organization, CODEC, held a lottery to select 100 tenants for its new apartment building. About 6,900 people had applied for the 100 apartments.

Those shortages are not limited to the Miami area, other witnesses told the commission. AARP Board Member Keith Campbell described the national shortfall and called for more production of housing for older Americans.

Executive Director Gerard Holder said the commission will hold at least one more hearing before preparing its report, which is due to Congress at the end of June. The commission is focusing on how to bridge the gap between housing and services, he said.

Capitol Hill (cont'd from p. 1)

status quo could not be maintained, and people and communities served by HUD would suffer.

Last summer's tax cuts have put pressure on the budget. In the short term, the recession takes much of the blame for the return to deficit spending, but over the longer term, the surplus's deterioration is caused primarily by the tax cut package, according to studies by the Center for Budget and Policy Priorities. Looking into the future, Senator Edward Kennedy (D-Ma.) urged postponing some of the tax cuts that have yet to take effect. Senator Kennedy's proposal, presented in a speech on January 16, would affect families earning more than \$130,000 and estates above \$4 million, leaving the wealthiest taxpayers with lower tax bills, but

not as low as under the plan that passed last summer. The postponed tax cuts, Senator Kennedy argued, should remain on hold until the nation can also afford adequate investments in health care and education and can protect Social Security and Medicare. Senator Kennedy urged action on the minimum wage, citing the inability of minimum wage workers to afford housing anywhere in the country.

Trust Fund Update

'Portlands' Support the Campaign

The City of Portland, Oregon, and the City of Portland, Maine, each showed its support for a National Housing Trust Fund last week.

In Oregon, Mayor Vera Katz and all four Portland Commissioners sent a letter to their Congressional delegation in support of a trust fund. In Maine, Portland's City Council, including Mayor Karen Geraghty, unanimously passed a resolution supporting a trust fund and urging the state's Congressional delegation to sponsor such legislation.

These endorsements come as the Campaign works to increase the number of endorsements by elected officials and municipalities. If you think your city might be interested in supporting efforts to create a National Housing Trust Fund, email kim@nhfc.org for a sample resolution. A copy also will also be available at www.nhfc.org.

Fact of the Week

Housing Affordability Index

Housing affordability is the ratio of median family income to the income needed to purchase the median-priced home based on current interest rates and underwriting standards, expressed as an index.

	Latest Quarter	Previous Quarter	% Change from Last Year
Composite Index	137.2	138.5	+10
Fixed-Rate Index	136.9	138.6	+10
Adjustable-Rate Index	147.4	137.1	+10

Source: U.S. Housing Market Conditions, 3rd Quarter 2001. Page 18. U.S. Department of Housing and Urban Development, Office of Policy Development.

Homeless People Increasingly Threatened by Criminalization

More cities and counties are enacting laws that turn homeless people into criminals by making it illegal to sleep or camp in public, according to *Illegal to Be Homeless: The Criminalization of Homelessness in the United States*, a new report from the National Coalition for the Homeless and the National Law Center on Homelessness and Poverty.

Almost 80% of the cities surveyed for the report prohibit sleeping or camping in public areas, the organizations reported on January 15, even though 100% of the cities lacked enough shelter beds to meet the demand. Homeless people are "subject to basic violations of their civil rights through the unconstitutional application of laws, arbitrary police practices, and discriminatory public regulations," their report said.

It called California the "meanest state" for people who are poor and homeless. New York City, Atlanta, and San Francisco tied for the title of "meanest city."

"Punishing homeless Americans for living in public, when thousands literally have no other alternative, is inhuman, immoral, and unjust," said Maria Foscarinis, executive director of the law center. "What will work is affordable housing, health care, and living-wage jobs." The report is available online at www.nationalhomeless.org/crime/index.html.

Resources

U.S. Housing Market Conditions

HUD's Office of Policy Development and Research issued the third quarter report on housing conditions in November 2001. The report can be downloaded from www.huduser.org. In the third quarter, most indicators—permits, starts, new home sales, existing home sales, and affordability—were slightly lower than in the previous quarter. The median new home price in the third quarter of 2001 was \$170,000; the average was \$203,600.

The report includes a section on first-time homebuyer trends using data from the American Housing Survey. The data show that of the nearly 44 million home purchases made in the 1990s, nearly 20% were made by minorities. Minority home purchases increased substantially throughout the 1990s, with 640,000 minority homebuyers in 1991 compared to 1.3 million in 1999.

Regressive State Taxes

The Center on Budget and Policy Priorities (CBPP) released a report on January 15 titled "The Rising Regressivity of State Taxes." Written by Nicholas Johnson and Daniel Tenny, the report examines a 12-year period from 1990 through 2001. It notes that in the last eight years, states have cut personal income taxes, which are largely paid by upper-income families, by nearly \$28 billion, whereas most of the sales and excise tax increases enacted in the early 1990s have remained in place. The report, which can be found online at www.cbpp.org, contains a range of proposals for raising taxes without increasing regressivity.

News & Events

Service-Enriched Housing

Beyond Shelter, Inc., will present a workshop on "Service-Enriched Housing: Models and Methodologies" March 21-23 in Los Angeles. More information: www.beyondshelter.org or tel. 213-252-0772.

Mixed Income Housing

The Neighborhood Reinvestment Training Institute has scheduled a symposium on "Mixed Income Housing's Greatest Challenge: Strengthening America's Neighborhoods While Rescuing Our Lowest Income Families." The symposium, co-sponsored by Fannie Mae, will take place April 4 at the Palmer House Hilton in Chicago. For details, call 800-438-5547 or visit www.nri.org/training.

Online Housing Forum

The National Coalition for the Homeless has established an online forum on mobilizing support for the National Housing Trust Fund. To read the postings and take part in forum discussions, you must register as a member. The forum's web address is www.groups.yahoo.com/group/housingaction.

HUD (cont'd from p. 1)

seller, or by a nonprofit receiving a contribution from the property seller, may mask mortgagee's inability to pay and may cause unacceptable underwriting. The payment of a borrower's debts by other than a family member should be treated as an inducement to purchase and should reduce the sales price for the purpose of calculating the maximum insurable mortgage.

All notices are available at www.hudclips.org.

Point of View *(cont'd from p. 1)*

holds. As a result, the 2000 census shows an 8.4% decrease in the number of occupied homes. The out-migration combined with the depressed housing market and an aged housing stock means they have a lot of houses that are not only vacant, but abandoned and neglected.

The primary housing strategy is demolition or rehabilitation, not new production. In fact, the local opinion is that they have a glut, not a shortage, of housing—albeit housing that is often uninhabitable and requires considerable investment to bring back to usefulness. There are even vacancies in Section 8 properties that are in a bad state of disrepair. While there is housing redevelopment going on, it is focused on home ownership serving the more prosperous segment of the eligible population.

Even with such a soft housing market, the housing wage for a two-bedroom rental unit in Syracuse is \$11.31 an hour. *Shelters are full* and voucher waiting lists are years long. Housing is substandard or too expensive for low wage earners and people on SSI and other small pensions. Most of the promised new jobs from the economic development projects will pay wages much lower than the housing wage. The planned federal and local tax expenditures will not provide direct infusion of capital into the housing stock in Syracuse, nor will it provide needed boosts to income so that poor people can pay the rent.

The people of Syracuse are fortunate that Congressman Walsh chairs the House HUD-VA Appropriations Subcommittee and is knowledgeable about low income housing problems. Constituents are urging him to sign on as a co-sponsor of the National Housing Trust Fund bill, which will provide resources to rehabilitate housing in Syracuse. They will also be urging him to use his knowledge of housing conditions in Syracuse to inform his decision-making about the HUD budget this year. If predictions about what the President has planned for HUD this year are true, Mr. Walsh's leadership to prevent disinvestment in federal housing programs will be crucial.

NLIHC and NHC Plan Joint Conference

NLIHC and the National Coalition for the Homeless have joined forces for their annual Policy Conference. It will be held on Monday, April 29, 2002, at the Loews L'Enfant Plaza Hotel in Washington, DC. Lobby Day and the 2002 NLIHC Leadership Reception are scheduled for Tuesday, April 30. Mark your calendars now!

Field Intern Joins the Coalition

Our Field Intern for the spring semester is Katie Fisher, a junior at Millikin University in Decatur, IL, majoring in Political Science and Communication. She is participating in American University's Washington Semester. She plans to go to law school upon graduation in May 2003. She is helping with the National Housing Trust Fund Campaign and NLIHC's other field activities.

Tell Your Friends...

NLIHC membership is the best way to stay informed about affordable housing issues, keep in touch with advocates around the country, and support NLIHC's work. Membership information is available on our website at www.nlihc.org, or by fax, mail, or e-mail.

Just e-mail us at membership@nlihc.org or call 202-662-1530 to request membership materials to distribute at meetings and conferences.

Bills at a Glance

Affordable Housing Preservation

H.R. 425 State matching grants to preserve federally assisted affordable housing. Introduced by Rep. Nadler (D-NY) 3/6/01. Referred to subcommittee.

H.R. 3061 Appropriations for Labor-HHS-Education, including provisions for reauthorization of the Mark-to-Market program for above-market assisted projects. Introduced by Rep. Regula (R-OH) 10/9/01. Passed both houses and signed by the President.

S. 1365 State and local matching grants to preserve federally assisted affordable housing. Introduced by Sen. Jeffords (R-VT) 8/3/01. Referred to committee.

S. 1887 Provides for renewal of project-based assisted housing contracts at reimbursement levels sufficient to sustain operations. Introduced by Sen. Snowe (R-ME) 12/20/01. Referred to committee.

Affordable Housing Production

H.R. 2349 National Affordable Housing Trust Fund. Introduced by Reps. Sanders (I-VT) Lee (D-CA) McHugh (R-NY) 6/27/01. Referred to subcommittee.

S. 652 Development of low income rental housing in rural areas. Introduced by Sen. Edwards (D-NC) 3/29/01. Referred to committee.

S. 1248 National Affordable Housing Trust Fund. Introduced by Sen. Kerry (D-MA) 7/25/01. Referred to committee.

Appropriations

H.R. 2620 and S. 1216 Appropriations for Departments of Veterans Affairs and Housing and Urban Development. Introduced by Rep. Walsh (R-NY) 7/25/01; Sen. Mikulski (D-MD) 7/20/2001. Signed into law by the President.

Brownfields

H.R. 2064 Brownfields redevelopment incentives. Introduced by Rep. Quinn (R-NY) 5/5/01. Referred to subcommittee.

H.R. 2859 Revitalization grants and loans for brownfields remediation. Introduced by Rep. Gillmor (R-OH) 9/10/2001. Passed both houses and signed by the President.

H.R. 2941 The Brownfields Redevelopment Enhancement Act. Introduced by Rep. Miller (R-CA) 9/21/01. Referred to subcommittee.

H.R. 3170 Tax incentives for brownfields cleanup. Introduced by Rep. Andrews (D-NJ) 10/25/01. Referred to committee.

S. 350 Revitalization grants and loans for brownfields remediation. Introduced by Sen. Chafee (R-RI) 2/15/01. Passed Senate, referred to House subcommittees. Similar to H.R. 2869.

S. 1078 and S. 1079 Redevelopment of brownfields sites. Introduced by Sen. Levin (D-MI) 6/21/01. Both

bills referred to committee.

Co-op Loan Benefits

H.R. 1808 and S. 1203 Housing loan benefits for purchase of residential cooperative apartment units. Introduced by Rep. Maloney (D-NY) 5/10/01 and Sen. Schumer (D-NY) 7/19/01. Referred to subcommittee (H.R. 1808); referred to committee (S. 1203).

CDBG

H.R. 1191 Increased CDBG funds targeted to low-income people and neighborhoods. Introduced by Rep. Meek (D-FL) 3/22/01. Referred to subcommittee.

Earned Income Tax Credit

H.R. 593 Inclusion of Temporary Assistance for Needy Families benefits in the EITC. Introduced by Rep. Mink (D-HI) 2/13/01. Referred to committee.

H.R. 922 Expanded eligibility for EITC through lower qualifying ages. Introduced by Rep. Mink (D-HI) 3/7/01. Referred to committee.

H.R. 1652 Disqualification of low income individuals without children from EITC eligibility. Introduced by Rep. Collins (R-GA) 5/1/01. Referred to committee.

H.R. 3574 Changes the calculation and simplifies the administration of the Earned Income Tax Credit. Introduced by Rep. Coyne (D-PA), 12/20/01. Referred to committee.

S. 8 Increase Earned Income Tax Credit (EITC) and minimum wage. Introduced by Sen. Daschle (D-SD) 1/22/01. Referred to committee.

S. 1641 To improve efficiency of EITC application process. Introduced by Sen. Sessions (R-AL) 11/6/01. Referred to committee.

Empowerment and Enterprise Communities

H.R. 2637 Correction of inequities in second round of empowerment zones and enterprise communities. Introduced by Rep. LoBiondo (R-NJ) 7/25/01. Referred to subcommittee.

Faith-Based Initiatives

H.R. 3541 Authorizes religious organizations to participate in HUD's Section 202 and 811, HOME, and CDBG programs. Introduced by Rep. Green (R-WI), 12/19/01. Referred to committee.

Federal Housing Enterprises Oversight

H.R. 1409 Comprehensive overhaul of Fannie Mae and Freddie Mac, with transfer of oversight to Federal Reserve Board. Introduced by Rep. Baker (R-LA) 4/4/01. Subcommittee hearings held.

FHA-Insured Hospitals

H.R. 2395 and S. 1128 Grants from FHA surplus to prevent default and fund conversion of FHA-insured hospitals. (See Bills at a Glance on p. 7)

Bills at a Glance *(cont'd. from p. 6)*

pilots. Introduced by Rep. LaFalce (D-NY) 6/28/01. Sen. Clinton (D-NY) 6/28/01. Referred to subcommittee (H.R. 2395); referred to committee (S. 1128).

FHA Surplus

H.R. 1481. Use of FHA surplus to prevent suspension of FHA insurance programs. Introduced by Rep. LaFalce (D-NY) 4/4/2001. Referred to subcommittee.

S. 607. Rebates of FHA mortgage insurance premiums with FHA surplus above 3% capital ratio. Introduced by Sen. Allard (R-CO) 3/23/01. Referred to committee.

Home-Buying Initiatives

H.R. 858. Simplified down payment requirements on FHA insurance for single-family homebuyers. Introduced by Rep. LaFalce (D-NY) 3/5/01. Referred to subcommittee.

H.R. 859. Reduced down payments for first-time homebuyers purchasing FHA insured homes. Introduced by Rep. LaFalce (D-NY) 3/5/01. Referred to subcommittee.

H.R. 1221. Expanded eligibility for HUD's Officer Next Door and Teacher Next Door initiatives. Introduced by Rep. Buca (D-CA) 3/27/01. Referred to subcommittee.

H.R. 1773. Tax credit of 10 percent (limited to \$6,500) for first-time homebuyers. Introduced by Rep. English (R-PA) 5/9/01. Referred to committee.

H.R. 2022. Allows first-time homebuyers to borrow from individual retirement accounts. Introduced by Rep. LaFalce (D-NY) 5/25/01. Referred to committee.

H.R. 2033. Promotion of low income home ownership. Introduced by Rep. Roybal-Allard (D-CA) 5/25/01. Referred to committee.

H.R. 2308. Retirement plan investments in homes by parents and grandparents of first-time homebuyers. Introduced by Rep. Watkins (R-OK) 6/25/01. Referred to committee.

H.R. 3191. Reduced down-payment and purchase price on homes for teachers, police officers, firefighters, and rescue personnel. Introduced by Rep. Roukema (R-NJ) 10/31/01. Referred to subcommittee.

H.R. 3358. Provides mortgage assistance to firefighters. Introduced by Rep. Pasarell (D-NJ) 11/28/01. Referred to committee.

S. 1081. Tax credit for development of housing for low-to-moderate income homeownership. Introduced by Sen. Torricelli (D-NJ) 6/21/01. Referred to committee.

S. 1326. Income tax credit to first-time homebuyers on the purchase of a principal residence. Introduced by Sen. Conrad (D-ND) 9/4/01. Referred to committee.

Housing Impact Analysis

H.R. 2753. Required housing impact analysis of new Federal agency rules having an economic impact of \$100 million or more. Introduced by Rep. Green (R-WI) 8/2/01. Referred to subcommittee.

Low Income Employment Opportunities

H.R. 2243. Improved employment access for low income people, including with public housing authorities. Introduced by Rep. Velazquez (D-NY) 6/19/01. Referred to subcommittee.

S. 1173. Extended work opportunity credit to the employment of any adult food stamp recipient. Introduced by Sen. Bayh (D-IN) 6/12/01. Referred to committee.

Low Income Housing Tax Credit

H.R. 951 and S. 677. Allows higher of area or state median income for determining income limits for housing credit buildings. Introduced by Rep. Houghton (R-NY) 3/8/01; Sen. Hatch (R-UT) 4/2/01. Referred to committee.

H.R. 2539. Repeals low income housing tax credit disqualification for moderate rehabilitation projects. Introduced by Rep. Watkins (R-OK) 7/17/01. Referred to committee.

H.R. 3090. Allows a business tax credit for the development of housing for sale to low- and moderate-income people. Introduced by Rep. Shows (D-MD) 10/2/01. Referred to committee.

H.R. 3324. Clarifies the eligibility of certain expenses for Low Income Housing Tax Credit. Introduced by Rep. Johnson (R-CT) 11/7/01. Referred to committee.

S. 1554. Increased low-income housing credit for property located immediately adjacent to qualified census tracts. Introduced by Sen. Cleland (D-GA) 10/16/01. Referred to committee.

Minimum Wage

H.R. 222. Increase in minimum wage by \$1 (to \$6.15) over two years. Introduced by Rep. Trafletant (D-OH) 1/3/01. Referred to subcommittee.

H.R. 665, S. 277, and S. 964. Three identical bills to increase minimum wage by \$1.50 (to \$6.65) by January 2003. Introduced by Rep. Bonior (D-MI) 2/14/01; Sen. Kennedy (D-MA) 3/7/01; Sen. Kennedy (D-MA) 5/25/01. Referred to subcommittee (H.R. 665); referred to committee (S. 277); read second time and placed on Senate calendar (S. 964).

H.R. 2111. Increase in minimum wage by \$1 (to \$6.15) by April 2002, with tax out for small businesses. Introduced by Rep. Quinn (R-NY) 6/7/01. Referred to subcommittee.

H.R. 2812. Increase in minimum wage to \$8.15 by January 2003, with annual cost-of-living adjustments. Introduced by Rep. Sanders (I-VT) 8/2/01. Referred to subcommittee.

Mortgage Limits and Lending

H.R. 2796. Allows credit unions to become members of a Federal Home Loan Bank. Introduced by Rep. Ney (R-OH) 8/2/01. Referred to subcommittee.

H.R. 3206 and S. 1620. Promote single-family lending by allowing Ginnie Mae to guarantee securities backed by

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Bills at a Glance *(cont'd from p. 7)*

conventional mortgages above an 85% loan-to-value ratio. Introduced by Rep. Roukema (R-NJ) 11/1/01. Sen. Allard (R-CO) 11/1/01. Referred to committee.

H.R. 3277. Expansion of eligibility for moratorium on foreclosure of FHA single-family loans of borrowers affected by the events of September 11. Introduced by Rep. Rush (D-IL) 11/13/01. Referred to subcommittee. S. 1195. Authority of HUD to terminate mortgage origination approval for poorly performing mortgages. Introduced by Sen. Sarbanes (D-MD) 7/18/01. Referred to committee.

Native American Housing

S. 1210. Reauthorization of the Native American Housing Assistance and Self-Determination Act of 1996. Introduced by Sen. Campbell (R-CO) 7/20/01. Referred to committee.

Other Tax Issues

H.R. 2338. Refundable tax credit on rent payments over 30% of income. Introduced by Rep. Engel (D-NY) 6/27/01. Referred to committee.

H.R. 2929. Limits the implementation of certain tax cuts until domestic priorities, including housing, are met. Introduced by Rep. Schakowsky (D-IL) 10/2/01. Referred to committee.

H.R. 3100. Expansion of renewal communities in relation to Community Renewal Tax Relief Act of 2000. Introduced by Rep. LaFalce (D-NY) 10/11/01. Referred to committee.

S. 1240. Expands areas designated as renewal communities based on 2000 census data. Introduced by Sen. Schumer (D-NY) 11/28/01. Referred to committee.

Predatory Lending

H.R. 1051. Expanded consumer protections in high-cost lending. Introduced by Rep. LaFalce (D-NY) 3/15/01. Referred to subcommittee.

H.R. 2531. Expanded disclosure requirements in mortgage lending and increased consumer protection in high-cost lending. Introduced by Rep. Schakowsky (D-IL) 7/17/01. Referred to subcommittee.

Public and Assisted Housing

H.R. 1960. Exempting small public housing authorities from producing annual public housing agency plan. Introduced by Rep. Bereuter (R-NE) 5/23/01. Referred to subcommittee.

H.R. 3490. Authorize HUD funding for police patrols and security services in HUD-assisted housing. Introduced by Rep. Green (D-TX) 12/13/01. Referred to committee.

Supportive and Veterans Housing

S. 1522. Supporting community-based group homes

for young mothers and their children. Introduced by Sen. Conrad (D-ND) 10/10/01. Referred to committee. H.R. 2716 and S. 739. Providing additional vouchers for eligible veterans and accompanying services from the Veterans Administration. Introduced by Rep. Smith (R-NJ) 8/2/01. Sen. Wellstone (D-MN) 4/6/01. H.R. 2716 passed both houses and was sent to the President. S. 1322. Supporting community-based group homes for young mothers and their children. Introduced by Sen. Conrad (D-ND) 10/10/01. Referred to committee.

National Low Income Housing Coalition
Memo to Members
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About NLIHC: Established in 1974, the National Low Income Housing Coalition/NLIHC is dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes, and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.